

Fill in this information to identify the case:

Debtor 1 Darlene H. Mcgilvray

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Tennessee

Case number 11-09285-CW1-13

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Name of Creditor: BSI Financial Services

Court Claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account:

XXXXXXXXXXXX9691

#### Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 /01 2016  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:   /  /  
MM / DD / YYYY

Debtor 1 : Darlene H. Mcgilvray  
First Name Middle Name Last Name

Case number (if known): 11-09285-CW1-13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

all payments received;

all fees, costs, escrow, and expenses assessed to the mortgage; and  
 all amounts the creditor contends remain unpaid.

Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box::*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X**

/s/ Elizabeth H. Parrott Bar 018420

Signature

Date 11/8/2016

Print Elizabeth H. Parrott  
First Name Middle Name Last Name

Title Attorney for BSI Financial Services

Company Weinstein & Riley, P.S.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address PO Box 23408  
Number  Street

Nashville TN 37202  
City  State  ZIP Code

(615) 742-9220 Email LizP2@w-legal.com

**CERTIFICATE OF SERVICE**

I hereby certify under penalty of perjury pursuant to 28 U.S.C. § 1746 that on November 8, 2016, a true and correct copy of the foregoing documents was served via electronic means as listed on the Court's ECF noticing system or by regular first-class mail to the parties listed below:

**DEBTOR(S):**

**Darlene H. Mcgilvray**  
9178 Christopher Ashley Drive  
Lyles, TN 37098  
*Via First Class Mail*

**DEBTOR'S ATTORNEY:**

**Brian Clark Penland**  
Law Office Of James Flexer  
13 Public Square  
Columbia, TN 38401  
*Via First Class Mail*

**TRUSTEE:**

**Henry Edward Hildebrand, III**  
Office of the Chapter 13 Trustee  
PO Box 340019  
Nashville, TN 37203-0019  
*Via First Class Mail*

**US Trustee**

701 Broadway Ste. 318  
Nashville, TN 37203-3966  
*Via First Class Mail*

**Special Request Recipients:**

Valerie Ann Spicer  
Elizabeth Ann Cash  
208 Adams Avenue  
Memphis, TN 38103  
*Via First Class Mail*

Wilson and Associates, PLLC  
Creekside Crossing III  
8 Cadillac Dr., Ste. 120  
Brentwood, TN 37027  
*Via First Class Mail*

Dated: November 8, 2016.

*/s/ Elizabeth H Parrott*  
Weinstein & Riley, P.S.